

BENEFITS & TAX CREDITS

MEANS-TESTED

INCOME SUPPORT / INCOME BASED JSA

PERSONAL ALLOWANCES

single

under 25	£51.85
aged 25 or over	£65.45

lone parent

under 18	£51.85
aged 18 or over	£65.45

couple

both under 18*	£51.85
both under 18, with child	£78.30
one under 18 one under 25	£51.85
one under 18 one over 25	£65.45
both aged 18 or over	£102.75

* for more details of rates for under 18s, see Law Centre (NI) Encyclopedia of Social Welfare Rights or the CPAG handbook.

dependent children (existing claimants)**

birth to day before 20 th birthday	£57.57
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PREMIUMS

family

	£17.40
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pensioner

couple	£99.65
single (JSA only)	£67.15

disability

single	£28.00
couple	£39.85

enhanced disability

single	£13.65
child	£21.00
couple	£19.65
family (existing claimants)**	£17.40

severe disability

per qualifying person	£53.65
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disabled child (existing claimants)**

	£52.08
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carer

	£30.05
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**people still receiving personal allowances and premiums for a dependent child may transfer to Child Tax Credit during 2009

DEDUCTIONS FOR NON-DEPENDANTS (MORTGAGE INTEREST)

aged 18, or over, and in remunerative work

gross income	
£120 - £177.99	£17.00
£178 - £230.99	£23.35
£231 - £305.99	£38.20
£306 - £381.99	£43.50
£382 and above	£47.75

Others, aged 18 or over and not in work or earning less than £120 or on IS or Income-based JSA and 25 or over or in receipt of Pension Credit or on main phase income related ESA (i.e. after 13 weeks) £7.40

Note: Disregards for rates are covered in Housing Benefit rates

DEDUCTIONS

child maintenance (standard)	£6.60
child maintenance (lower)	£3.30
finances (standard / lower)	£5.15 / £3.30

direct payment of fuel debt-5% rate	£3.30
direct payment of housing & rates arrears	£3.30
strikers	£35.00
recovery of ordinary overpayment	£9.90 (max)
recovery if convicted of fraud	£13.20 (max)

DISREGARDS

earnings - single	£5.00
earnings - couple	£10.00
earnings - lone parent or in receipt of carer's / disability premium	£20.00
Child Support	£20.00
war pensions, War Widows Pension and Widowed Parent Allowance	£10.00
child maintenance	£40.00
student loan	£10.00
student's covenanted income	£5.00
income from boarders (plus 50% of the balance of the charge)	£20.00
income from sub tenants	£20.00

voluntary and charitable payments, DLA and AA ignored in full

CAPITAL LIMITS

disregarded	£6,000
resident of care home	£10,000
upper limit	£16,000
child upper limit	£3,000

tariff income on capital between disregard and upper limit is £1 for every £250 or part thereof

SURE START MATERNITY PAYMENT

	£500
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COLD WEATHER PAYMENT

	£25.00
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INCOME RELATED EMPLOYMENT & SUPPORT ALLOWANCE (ESA)

same as IS, except:

PERSONAL ALLOWANCES

couple

both under 18 (after 13 weeks)	£65.45
both under 18 with child (after 13 weeks)	£102.75
one 18 or over, one under 18	£102.75

PREMIUMS

pensioner

single with work related activity component (WRAC)	£41.20
single with support component	£35.75
single with no component	£67.15
couple with WRAC	£73.70
couple with support component	£68.25
single with no component	£99.65

COMPONENTS (from week 14)

work related activity	£25.95
support	£31.40

DISREGARDS

No disregards for war pensions, War Widows Pension and Widowed Parent Allowance

HOUSING BENEFIT: RENT

APPLICABLE AMOUNTS - ie personal allowances, premiums and hospital care allowances

as for IS except:

personal allowance for:

couple - both under 18	£78.30
couple - one under 18	£102.75

single person on main phase ESA

	£65.45
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couple, claimant entitled to main phase ESA

	£102.75
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family premium

	£17.40
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baby addition (child under one)

	£10.50
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lone parent rate*

	£22.20
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*only if entitled to this premium prior to 1998

pensioner personal allowances

single aged 60-64	£132.60
couple - one or both aged 60-64	£202.40
single aged 65 or over	£153.15
couple - one or both aged 65 or over	£229.50

AMENITY DEDUCTIONS

heating	£21.55
hot water	£2.50
lighting	£1.75
cooking	£2.50

MEALS DEDUCTIONS

full board (3 or more meals a day)

each person aged 16 or over	£23.35
each child under 16	£11.80

half board (less than 3 meals a day)

each person aged 16 or over	£15.50
each child under 16	£7.80

breakfast only

each person (including children)	£2.85
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NON-DEPENDANT DEDUCTIONS

same as IS, except:

no deductions for non-dependants on IS or JSA (IB) & under 25, on Pension Credit or on main phase ESA (IR)

specified employments	£20.00
lone parent - not in receipt of IS	£25.00
where the claimant has a partner	£10.00
single claimant	£5.00
where carer or disability premium awarded	£20.00
additional earnings disregard	£17.10

CHILD CARE COSTS

1 child	up to £175.00
2 or more children	up to £300.00

OTHER INCOME DISREGARDS

maintenance	£15.00
child maintenance	ignored in full
war pensions	£10.00
Widowed Parent's Allowance	£15.00
student loan	£10.00
student's covenanted income	£5.00
income from boarders (plus 50% of the balance of the charge)	£20.00
income from sub tenants	£20.00

Voluntary & charitable payments, DLA and AA ignored in full

from 12 April 2010

CAPITAL LIMITS

same as IS, except:

Capital limit for Housing Benefit claimants above qualifying age for Pension credit is £10,000

Tariff income on capital between disregard and upper limit is £1 for every £500 or part thereof if aged 60 or over)

Pension Credit / Housing Benefit where claimant or partner over 60 no upper limit

HOUSING BENEFIT: RATES

PERSONAL ALLOWANCES AND PREMIUMS

as for rent except that personal allowances are not payable for young people aged 16 and 17

NON-DEPENDANT DEDUCTIONS

aged 18 or over, and in remunerative work

gross income

£382 or more £6.95

£306 - £381.99 £5.80

£178 - £305.99 £4.60

under £178 £2.30

others (for whom deduction made) £2.30

no deductions for non-dependants on IS or JSA (IB) or Pension Credit or ESA (IR)

CAPITAL DISREGARDS, TARIFF INCOME, EARNINGS & OTHER DISREGARDS

as for rent

Note: disregards for rates also apply for owner occupiers on IS and JSA (IB). Non dependant deductions for rent are as per mortgage interest deductions.

PENSION CREDIT

[key figures only]

STANDARD MINIMUM GUARANTEE

single £132.60

couple £202.40

ADDITIONAL AMOUNTS

severe disability (per qualifying person) £53.65

carer £30.05

SAVINGS CREDIT

threshold single £98.40

threshold couple £157.25

maximum single £20.52

maximum couple £27.09

CAPITAL

disregarded £10,000

tariff income £1 for each £500 above disregard

no upper capital limit

HOUSING COSTS

deductions for non-dependants as for IS

DISREGARDS

as for IS except:

voluntary & charitable payments, child maintenance, student's loan, student's covenanted income are disregarded in full

DEDUCTIONS

NON MEANS-TESTED

[KEY FIGURES ONLY]

ATTENDANCE ALLOWANCE

higher rate £71.40

lower rate £47.80

BEREAVEMENT ALLOWANCE

aged 45 - 54 £29.30 to £90.81

standard rate £97.65

WIDOWED PARENTS ALLOWANCE £97.65

BEREAVEMENT PAYMENT £2,000

CARER'S ALLOWANCE £53.90

increase for adult dependant £31.70

CHILD ADDITION* £11.35

Retirement Pension, Widowed Mothers Allowance, Widowed Parents Allowance, Short-Term Incapacity Benefit (higher rate) & Long Term Incapacity Benefit, Carer's Allowance, Severe Disablement Allowance, Higher Rate Industrial Death Benefit, Unemployability Supplement and Short-Term Incapacity Benefit if over pension age.

*Reduced to £8.10 for eldest or only child where Child Benefit is paid.

CHILD BENEFIT

only or eldest child £20.30

other child(ren) £13.40

lone parent rate has been abolished

CONTRIBUTORY ESA

week 1 - 13 (assessment phase)

under 25 £51.85

25 or over £65.45

from week 14 (main phase)

with WRAC £91.40

with support component £96.85

CONTRIBUTORY JSA

under 25 £51.85

25 or over £65.45

DISABILITY LIVING ALLOWANCE

care component

higher £71.40

middle £47.80

lower £18.95

mobility component

higher £49.85

lower £18.85

EARNINGS RULES

Carer's Allowance £100.00

permitted work earnings limit for

incapacity for work benefits (higher) £93.00

incapacity for work benefits (lower) £20.00

GUARDIAN'S ALLOWANCE* £14.30

INCAPACITY BENEFIT

short-term (under pension age)

lower rate £68.95

higher rate £81.60

adult dependant £41.35

short-term (over pension age)

lower rate £87.75

higher rate £91.40

adult dependant £51.10

long-term £91.40

adult dependant £53.10

increase of long-term for age

INVALIDITY ALLOWANCE (transitional)

higher rate £15.00

middle rate £8.40

lower rate £5.45

INDUSTRIAL INJURIES DISABLEMENT PENSION

max lump sum £9,680.00

18 or over or under 18 with dependants

100% assessment £145.80

20% assessment £29.16

under 18

100% assessment £89.35

20% assessment £17.87

reduced earnings allowance (max) £58.32

MATERNITY ALLOWANCE

standard rate £124.88

MA threshold (for variable rate) £30.00

adult dependant £41.35

RETIREMENT (Categories A & B), WIDOW'S PENSION (HIGHER) and WIDOWED MOTHER'S ALLOWANCE

single person £97.65

spouse or adult dependant (retirement) £58.50

over 80 age addition (retirement) £0.25

SEVERE DISABLEMENT ALLOWANCE

basic rate £59.45

adult dependant £31.90

age-related addition

higher rate £15.00

middle rate £8.40

lower rate £5.45

STATUTORY ADOPTION PAY, STATUTORY MATERNITY PAY, STATUTORY PATERNITY PAY

standard rate £124.88

earnings threshold £97.00

STATUTORY SICK PAY

standard rate £79.15

earnings threshold £97.00

TAX CREDITS

WORKING TAX CREDIT

(per year unless otherwise stated)

threshold £6,420

basic element £1,920

30-hour element £790

couple and lone parent element £1,890

disabled worker element £2,570

severe disability element £1,095

50-plus return to work element

16-29 hours £1,320

30 hours or more £1,965

childcare element

80% of weekly cost for 1 child up to costs of £175

80% of weekly cost for 2 or more children up to costs of £300

CHILD TAX CREDIT (per year)

threshold (entitled to CTC but not WTC) £16,190

second threshold £50,000

family element £545

baby addition £545

child element (per child) £2,300

disabled child element (in receipt of DLA) £2,715